



Supporting Electronic Government Collections

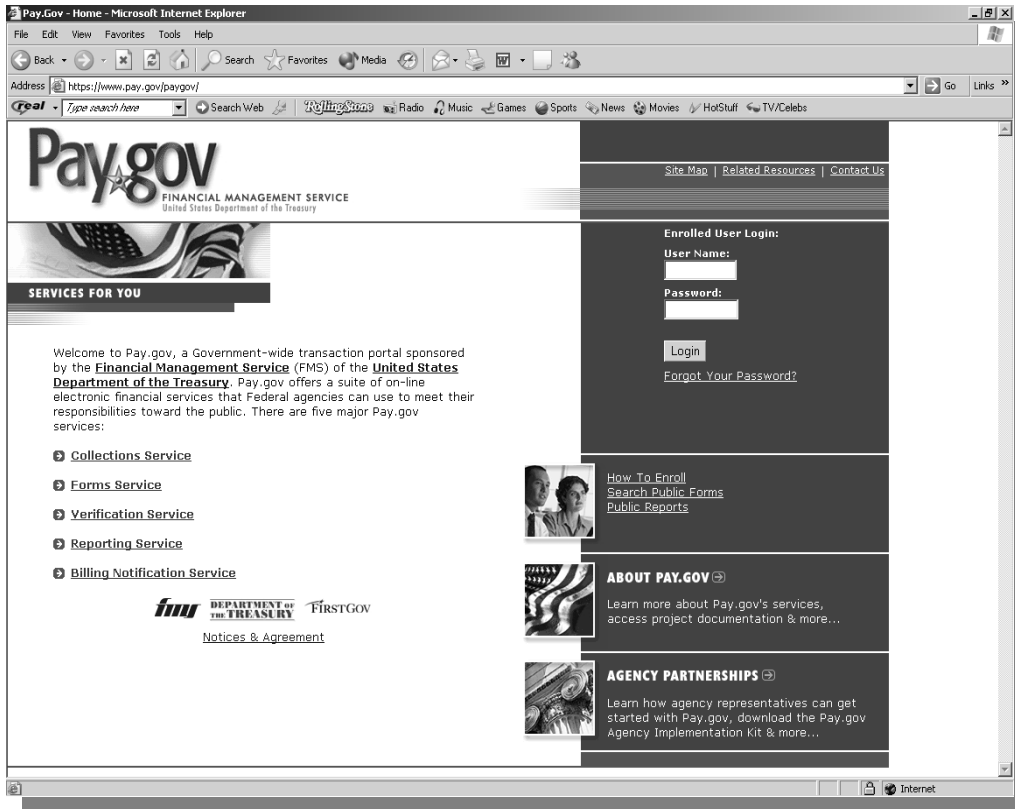
Agenda

- ▶ Introduction to Pay.gov
- ▶ Description of Pay.gov's modules
- ▶ Interfacing with Pay.gov
- ▶ Pay.gov project plan

What is Pay.gov?

Pay.gov is a **secure** Government-wide financial management transaction **portal**.

It offers a **suite** of on-line electronic financial services for **Federal agencies**.



Why was Pay.gov Developed?

- ▶ Pay.gov has been developed to meet the FMS commitment to process collections electronically—
 - ▶ Move from paper to electronic payment collections – Government Paperwork Elimination Act (Oct 1998)
- ▶ Pay.gov uses the Internet to allow agencies and consumers to complete forms, make payments and submit queries 24 hours a day, improving government efficiency.
- ▶ Launched in October 2000, Pay.gov is a secure government-wide collection portal that meets all necessary compliance issues.
- ▶ Pay.gov provides a suite of services allowing agencies to collect data, obtain and process collections, and present billing information in an efficient and timely manner.

Why use Pay.gov?

- ▶ Cost—no license or maintenance fees to agency for product use
- ▶ Single source for credit cards and ACH
- ▶ Save taxpayer money—no convenience fees/lower transaction rates
- ▶ Help in the standardization of government collections

What Services are Provided?

Collection

The Customer makes payment (ACH, Credit/Debit Cards), the payment details are forwarded for processing

Billing/Notification

Notifications of payment due and/or information available are sent to the customer



Forms

Screens configured to mirror the paper form – used for data reporting and collections

Reporting

Details of all transactions via Pay.gov, both pending and completed

Verification Service

Verify the citizen involved is who they claim to be

Pay.gov services

• Collection Service

- Collects and processes Credit Card or ACH Direct Debit Internet-authorized collections from agency users (either citizens, businesses, or other government payees).
- Collections can come into Pay.gov from multiple sources: the agency interface (CCP), the collections interfaces, or through a Pay.gov form or bill.

• Forms Service

- Hosts an agency's forms, mirroring their paper counterparts. Forms can be used to gather information (data), to enable the collection of a payment, or both. Forms are built by Pay.gov developers and can have multiple data-types, calculations, and even pre-populations based on user.

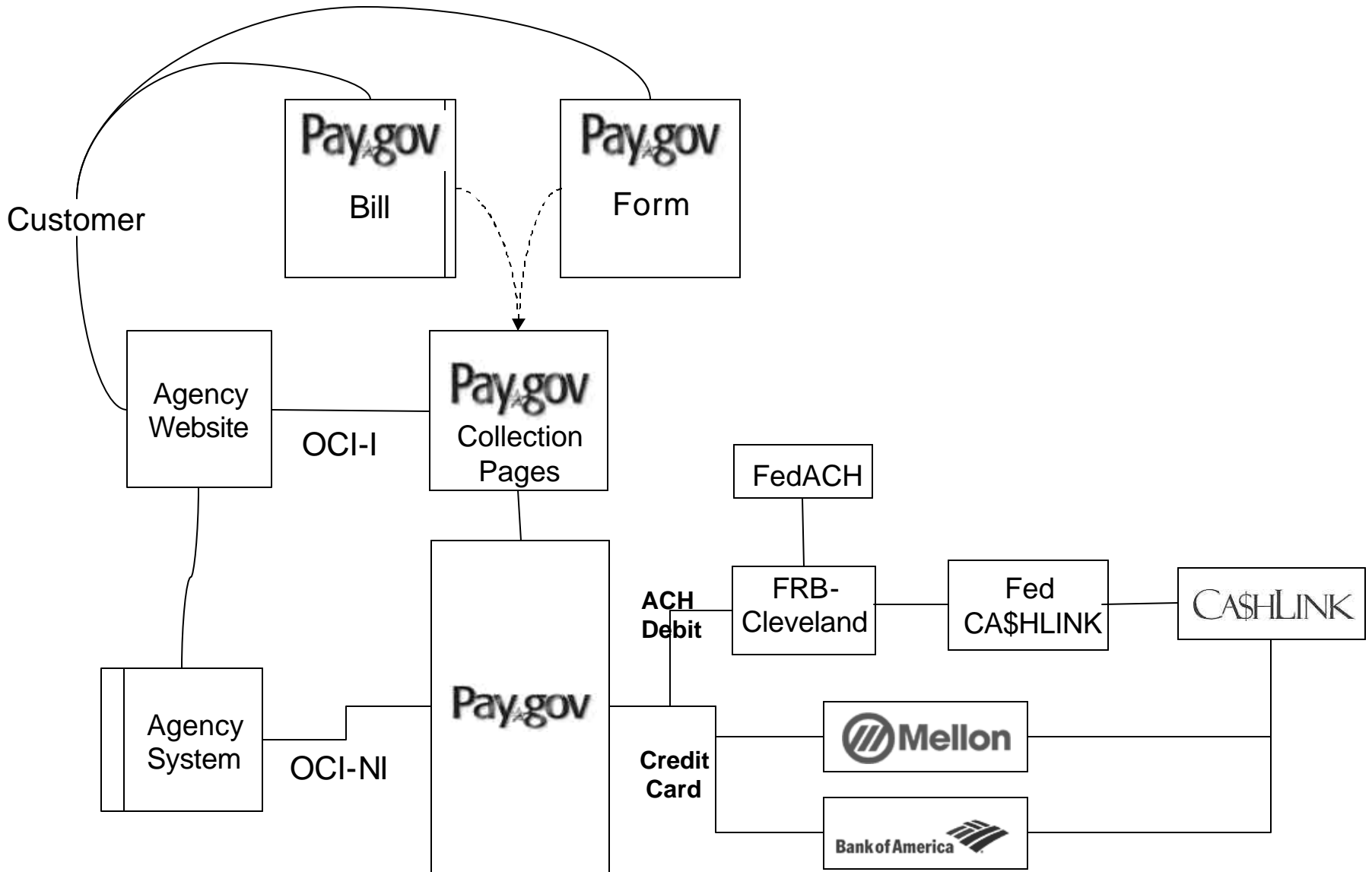
• Billing/Notification Service

- Allows agencies to e-mail notifications that information is available for them to view on line without an associated payment or can notify the user of a required payment such as a bill.

Collections Interfaces

- Collections Control Panel
 - Available for agencies to manually enter transactions. It is not for use by, or available to, an agency customer. The CCP requires a manual login and manual updates to transactions.
- Open Collections Interface (OCI)
 - OCI is a Pay.gov proprietary interface that provides connectivity from agency websites to the Pay.gov collection service. OCI is available in two types:
 - **Interactive (OCI-I)**—The end-user is re-directed from the agency website to a direct debit or credit card collection page on Pay.gov.
 - **Non-Interactive (OCI-NI)**—The agency website records payment information and passes the collection data to Pay.gov after the end-user completes the transaction at the agency site. The transaction information can either be sent to Pay.gov as a single item or a number of transactions can be collected together and sent as a 'batch'.
- Forms and Bills
 - End use experience is essentially the same as OCI—Interactive once a “pay” button is pressed on the form or bill.

How does Pay.gov Work?



How does Pay.gov fit within an agency project?

- ▶ Provides a straightforward and proven method for collecting data, sending notifications, or delivering bills.
- ▶ For projects with collections, it provides the mechanism to accept credit card or ACH (e-check) payments
 - ▶ All deposits are made into agency Treasury Accounts (reported in Ca\$hlink).
 - ▶ All credit card payments are settled through Mellon Bank or Bank of America
 - ▶ All ACH payments are settled (funded) through the Federal Reserve Bank-Cleveland
- ▶ The Pay.gov product is provided free-of-charge by the Financial Management Service*.

*Any FTE costs associated with the development of an agency's interface(s) to Pay.gov would be covered by the agency.

What does it take to work with Pay.gov?

- ▶ Agencies utilizing Pay.gov have a large number of options regarding how they interface with the product.
- ▶ Technical requirements span from none to very high depending on the specific needs of the agency, the application, and, potentially, the mandate requiring the application.
- ▶ The basic areas of interaction with Pay.gov are collection and reporting.
- ▶ Interfaces can be completely manual or completely automated, or somewhere in between.

Pay.gov Service Offerings

SERVICE	CCP only	Forms	Bills	OCI-I	OCI-NI
Front-end development effort required	None	Very low	Low	Medium → high	High
Common Solution	Call center, mail/fax payments	Conferences, tax collection	Data presentment, Bill payment	Shopping cart applications	Agencies interact in various “batch modes”
Communication with Pay.gov?	Not required	Not required	Small requirement	Significant requirement	Significant requirement
Reporting options	Online reports, “activity files”				→
Average Implementation time	2 weeks	4-6 weeks	4-6 weeks	4-8 weeks	4-8 weeks

Interface options for communication between agency application and Pay.gov

- ▶ Form or Bill applications do not require an interface between an agency webpage and Pay.gov.
- ▶ An agency webpage/application can connect to Pay.gov using one of two methods to enable collections:
 - ▶ **Interactive method (OCI-I)**, all payment data are collected on the Pay.gov website—payers are transferred from the agency application to Pay.gov for payment and returned to the agency application after approval or decline.
 - ▶ **Non-interactive method (OCI-NI)**, all payment data are collected by the agency application and the data are passed to Pay.gov for processing: this can happen on a per-transaction or a batch basis.

What technical capabilities do I have to have?

- ▶ In order for an OCI application to interface with Pay.gov it will have to communicate using name/value pairs or XML format.
- ▶ There are two key times when an application interfaces with Pay.gov: during transaction processing and retrieving transaction results.
- ▶ This communication is facilitated in most cases through a server-side application capable of forming HTTPS POST messages and receiving POST responses—programming languages such as JAVA or ASP pages can be used to build such an application.
- ▶ Manufacturing, manipulating, and managing XML will be essential to the more complex/automated Pay.gov implementations.

Retrieving reports

- ▶ Online reports are available to administrative users and contain all of the detail necessary for reconciliation
- ▶ Online reports are downloadable in Excel format
- ▶ Daily downloadable “activity files” are also available—generally used for a more automated solution
- ▶ Activity files are downloadable in XML format from an HTTPS mailbox
- ▶ Schemas are available from Pay.gov
- ▶ Four basic activity files are available:
 - ▶ Credit Card activity file
 - ▶ ACH activity file
 - ▶ Form activity file
 - ▶ Billing activity file

Pay.gov implementation components

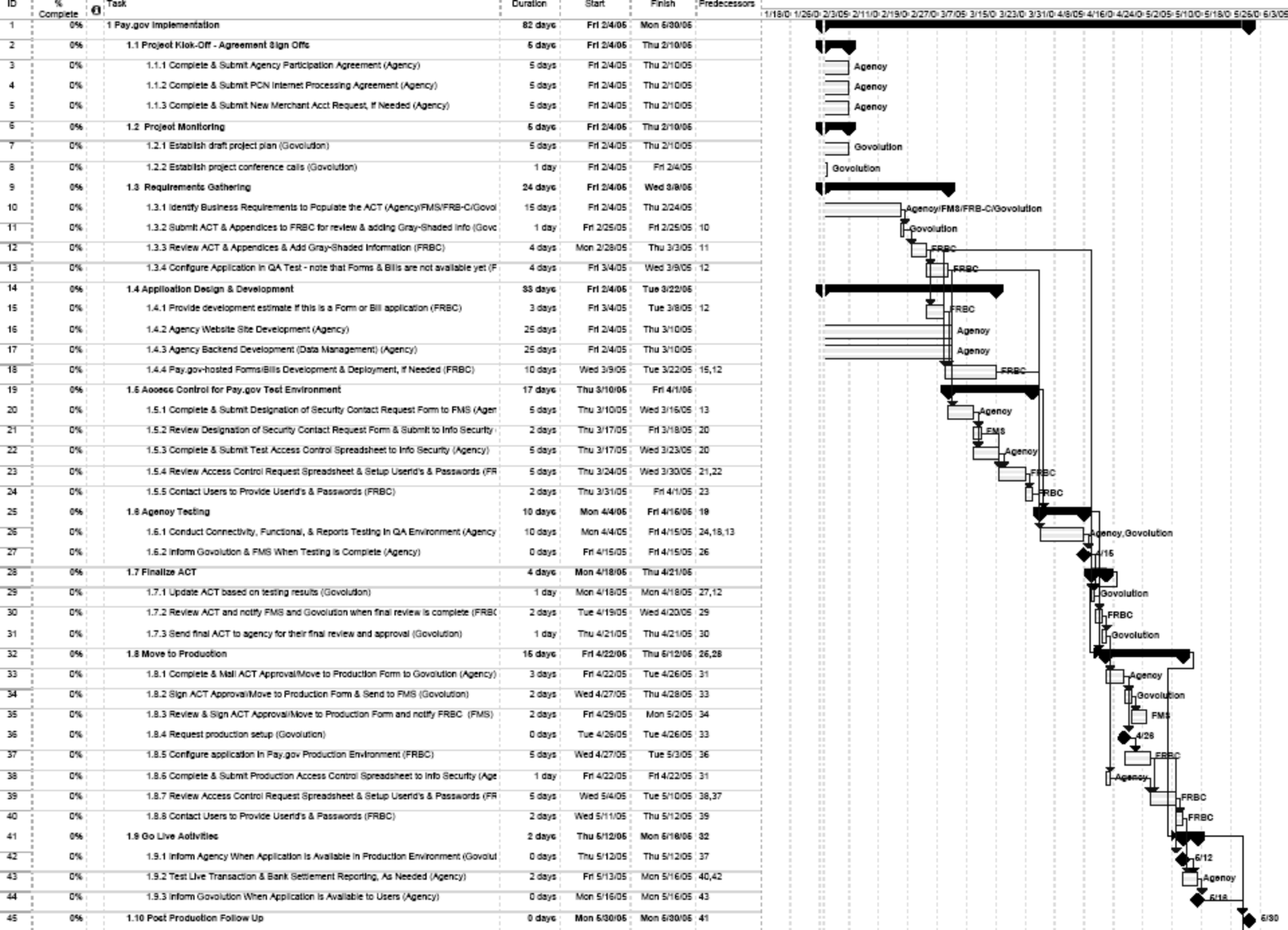
- ▶ Each implementation will be unique, but the basic components include:
 - ▶ Agreements—initial agreements between the agency and FMS as well as the settlement banks are required. Documentation is completed and signed throughout the process.
 - ▶ Meetings—a kick-off meeting and regularly scheduled (e.g., bi-weekly) conference calls with agency, FMS and FRB-C.
 - ▶ Requirements—fully gathering and documenting agency requirements for interactions with Pay.gov.
 - ▶ Setup—Pay.gov staff establishes the application within the Pay.gov product.

Pay.gov implementation components (cont'd)

- Build—
 - Pay.gov developers and staff build the necessary components (i.e., form or bill) as necessary.
 - Agency or agency contractor builds the front and back-ends required to interface with Pay.gov with guidance from Pay.gov staff.
- Testing—complete testing is required on the agency side of all aspects of the application (front-end, user experience, online reports, activity file use, and reconciliation)
- Production—after setup and testing are complete, the agency authorizes Pay.gov to establish their application in the production environment
- Support—Pay.gov customer support is available for the agency but also for the end user

Pay.gov Implementation Milestones

- ▶ **Project Kick-Off - Agreement Sign Offs**
- ▶ **Project Monitoring**
- ▶ **Requirements Gathering**
 - ▶ Configure Application in QA Test
- ▶ **Application Design & Development**
- ▶ **Access Control for Pay.gov Test Environment**
- ▶ **Finalize ACT (Agency Configuration Template)**
- ▶ **Move to Production**
- ▶ **Go Live Activities**
- ▶ **Post Production Follow Up**



What support will I have?

- **FMS**—the owner and program manager of Pay.gov. An FMS representative will be available to assist you during the implementation.
- **Federal Reserve Bank-Cleveland (FRB-C)**—operates and maintains the Pay.gov product in partnership with FMS. FRB-C provides support to agencies both during development and on an ongoing basis. FRB-C assists agencies with accessing the website, hosted forms processing, collections etc., and with any technical problems such as balancing payments, database integrity, information security, and other issues relating to the smooth operation of the services provided.
- **Documentation (eRoom)**—an online repository of Pay.gov documentation will be made available to you at the start of a new project.

**To find out more about how Pay.gov can support
your electronic initiatives contact one of the team
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Questions

Thank you